

DEBTOR: Haitham Sadeq and Rola Sabbagh CASE NUMBER: 14-13504-RGM

**OFFICE OF THE UNITED STATES TRUSTEE
DISTRICT OF ALEXANDRIA/DISTRICT OF COLUMBIA DIVISIONS
MONTHLY OPERATING REPORT
CHAPTER 11
INDIVIDUAL DEBTORS**

**Form 3
COVER SHEET AND QUESTIONNAIRE**

For Period Ended: February 28th, 2015

THIS REPORT MUST BE FILED WITH THE COURT 15 DAYS AFTER THE END OF THE MONTH

Debtor must attach each of the following reports / documents unless the U. S. Trustee has waived the requirement in writing.

Report/Document Attached	Previously Waived	REQUIRED REPORTS/DOCUMENTS
<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 Cash Flow Statement (Page 2)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	2 Cash Reconciliation(s) and Narrative (Page 3)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	3 Cash Receipts Detail (Page 4)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	4 Cash Disbursements Detail (Page 5)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	5 Receipts and Disbursements Recap Case to Date (Page 6)
<input checked="" type="checkbox"/>	<input type="checkbox"/>	6 Bank Statements for All Bank Accounts (remember to redact all but last four digits of bank account number)

QUESTIONNAIRE	Yes	No
Please answer the questions below for the month being reported:		
1. Did you deposit all receipts into your DIP account this month?	<u>X</u>	<u> </u>
2. Are all insurance policies current and in effect?	<u>X</u>	<u> </u>
3. Have all taxes been timely filed and paid?	<u>X</u>	<u> </u>
4. Did you pay all your bills on time this month?	<u>X</u>	<u> </u>
5. Are you current on U.S. Trustee quarterly fees payments?	<u>X</u>	<u> </u>
6. Did you borrow money from anyone this month?	<u> </u>	<u>X</u>
7. Did you paid any bills you owed before you filed for bankruptcy?	<u> </u>	<u>X</u>
8. Do you have any bank accounts open other than the DIP account?	<u> </u>	<u>X</u>

I declare under penalty of perjury that this Monthly Operating Report, and any statements and attachments are true, accurate and correct to the best of my belief.

Executed on: 3/13/2015

Signature (Debtor):

Print name:

Haitham Sadeq

Signature (Co-Debtor, if one):

Print name:

Rola Sabbagh

DEBTOR: Haitham Sadeq and Rola Sabbagh

CASE NUMBER: 14-13504-RGM

CASH FLOW STATEMENT - INDIVIDUAL DEBTOR(S)

CASH FLOW SUMMARY (SEE NOTE A)

Month Reporting:

February 28th, 2015

1. Beginning Cash Balance	\$ <u>249.22</u> (1)
2. Cash Receipts	
Wages	<u>10,608.69</u>
Sole Proprietorship Revenues	<u>0.00</u>
Draws from owned entities other than Sole Prop	<u>3,900.00</u>
Rental Income	<u>1,850.00</u>
Other <u>Rent from Nada Apartment</u>	<u>4,985.00</u>
Other <u>Gift from Relative</u>	<u>9,409.73</u>
Other <u>Refund - Virginia Income Tax 2010</u>	<u>1,139.35</u>
Other <u>Refund - Aetna Health Spending Account</u>	<u>40.68</u>
Other <u>Refund - Aetna Health Spending Account</u>	<u>31,933.45</u>
Total Cash Receipts	\$ <u>31,933.45</u>
3. Cash Disbursements	
Rent or home mortgage payment	\$ <u>11,617.21</u>
Utilities and Telephone Expenses	<u>711.03</u>
Home maintenance (repairs/upkeep)	<u>46.04</u>
Food / Groceries	<u>1,151.20</u>
Insurance payments	<u>60.00</u>
Installment payments (including auto)	<u>2,002.61</u>
Transportation (not including car payments)	<u>413.00</u>
Legal / Professional Fees / U.S. Trustee Fees	<u>0.00</u>
Sole Proprietorship Expenses	<u>0.00</u>
Rental property expenses / repairs	<u>0.00</u>
Other <u>Education Expenses / Tuitions / Housing</u>	<u>1,801.11</u>
Other <u>Clothing</u>	<u>0.00</u>
Other <u>Healthcare/ Prescriptions / Doctors</u>	<u>115.00</u>
Other <u>Personal Care / Fitness</u>	<u>264.99</u>
Other <u>Pass Through Rent to Nada Apartment</u>	<u>1,850.00</u>
Other <u>Bank Service Fee</u>	<u>15.00</u>
Miscellaneous	<u>0.00</u>
Total Cash Disbursements	\$ <u>20,047.19</u>
4. Net Cash Flow for Month (Total Cash Receipts less Total Cash Disbursements)	<u>11,886.26</u>
5. Ending Cash Balance	\$ <u>12,135.48</u>

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

Total Disbursements for the Month (from above)	20,047.19
Less: Transfers between bank accounts	
Add: Any amounts paid on behalf of the debtor by others	
Disbursements for U.S. Trustee Fee Calculation	20,047.19

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

Rev. 2012-06

(1) Current month beginning cash balance should equal the previous month's ending balance.

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DEBTOR: Haitham Sadeq and Rola Sabbagh

Case Number: 14-13504-RGM

BANK RECONCILIATIONS

Month ending:	February 28th, 2015	Acct #1	Acct #2	Acct #3	Acct #4
Name of Bank:		Wells Fargo			
Last four digits of account		7805			
Purpose of Acct (Personal or Business)		Personal			
Type of account (Checking or Savings)		Checking			
Balance per Bank Statement		249.22			
ADD: Deposits not credited (attach list)		31,933.45			
SUBTRACT: Outstanding check (attach list)		20,047.19			
Other reconciling items (attach list)					
Month end Balance (Must agree with books)		12,135.48	0.00	0.00	0.00
TOTAL OF ALL ACCOUNTS					12,135.48 (2)

Note: Attach a copy of the bank statement and bank reconciliation for each account

AMOUNTS OWED TO OTHERS at the end of the Month (post petition)

- Personally (attach list stating who, amount, when due)	
- Business (if applicable) (attach list)	
TOTAL OWED POST PETITION	0.00

AMOUNTS OWED TO YOU at the end of the Month (both pre and post petition)

- Personally (attach list stating who, amount, when due)	
- Business (if applicable) (attach list)	
TOTAL AMOUNT OWED TO YOU	0.00

NARRATIVE

Please provide a brief description of any significant business and legal actions taken by the debtor, its creditors, or the court during the reporting period, any unusual or non-recurring transactions that are reported in the cash flow statement and any significant changes in the financial condition of the debtor which have occurred subsequent to the report date.

A gift of \$4850 was given by a relative on February 25th (International Wire Transfer)
Refund of \$9,409.73 from Virginia Income Tax 2010 on February 24th
Refund from Atena - Health Spending account \$1139.35 & \$40.68

(2) Total of all accounts should equal page 2, line 5 - Ending Cash Balance.

DEBTOR: Haitham Sadeq and Rola Sabbagh

CASE NO: 14-13504-RGM

CASH RECEIPTS DETAIL (SEE NOTE A)

For Period: 2/1/2015 to 2/28/2015

(attach additional sheets as necessary)

Debtor In Possession Account:

Date	Payer	Description	Amount
2/2/2015	Mohammed Al Samrin	Rental Income/Chambray	3,900.00
2/5/2015	Beverly Meloy	Rent from Nada Apartment	1,850.00
2/5/2015	Bechtel Infrastructure Corp.	Salary Spouse	1,596.19
2/10/2015	Aetna - Health Care Spending	Health Care Spending	1,139.35
2/17/2015	Horizon Direct Depot	Salary	6,800.00
2/18/2015	Aetna - Health Care Spending	Health Care Spending	40.68
2/19/2015	Bechtel Infrastructure Corp.	Salary Spouse	2,212.50
2/24/2015	Virginia Dept. of Taxation	Refund for State Income Tax 2010	9,409.73
2/25/2015	Hisham Al-Radaan	Gift	4,985.00

Total automatic credits for the month which identify source of deposit

Total Cash Receipts \$ 31,933.45 (1)

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

Rev. 2012-06

(1) Total for all accounts should agree with total cash receipts listed on page 2.

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DEBTOR: Haitham Sadeq and Rola Sabbagh

CASE NO: 14-13504-RGM

CASH DISBURSEMENTS DETAIL (SEE NOTE A)

For Period: 2/1/15 to 2/28/15

(attach additional sheets as necessary)

Debtor In Possession Account:

Date	Check No.	Payee	Description (Purpose)	Amount
<u>2/1/2015</u>	<u>EFT</u>	<u>Bank of America</u>	<u>Auto Payment</u>	<u>761.85</u>
<u>2/1/2015</u>	<u>EFT</u>	<u>Bank-Fund Home Equity Loan</u>	<u>Home Mortgage</u>	<u>653.33</u>
<u>2/1/2015</u>	<u>EFT</u>	<u>BFSFCU Mortgage</u>	<u>Home Mortgage</u>	<u>2,581.73</u>
<u>2/2/2015</u>	<u>EFT</u>	<u>Fairfax Water</u>	<u>Housing:Utilities</u>	<u>152.50</u>
<u>2/2/2015</u>	<u>EFT</u>	<u>Salon Citi</u>	<u>Personal Care</u>	<u>30.00</u>
<u>2/3/2015</u>	<u>EFT</u>	<u>Sunoco</u>	<u>Automobile</u>	<u>13.00</u>
<u>2/3/2015</u>	<u>EFT</u>	<u>Lama Sadeq</u>	<u>Education:Housing</u>	<u>250.00</u>
<u>2/4/2015</u>	<u>EFT</u>	<u>Dominian Power</u>	<u>Utilities:Electricity</u>	<u>344.14</u>
<u>2/4/2015</u>	<u>EFT</u>	<u>Flats West</u>	<u>Education:Housing</u>	<u>930.00</u>
<u>2/4/2015</u>	<u>EFT</u>	<u>Sport & Health Club</u>	<u>Personal Care</u>	<u>129.99</u>
<u>2/9/2015</u>	<u>EFT</u>	<u>Mohammad Al-Dalli</u>	<u>Healthcare:Physician</u>	<u>25.00</u>
<u>2/9/2015</u>	<u>EFT</u>	<u>Mohammad Al-Dalli</u>	<u>Healthcare:Physician</u>	<u>25.00</u>
<u>2/9/2015</u>	<u>EFT</u>	<u>University of Virgina</u>	<u>Education:Tuition</u>	<u>100.00</u>
<u>2/10/2015</u>	<u>EFT</u>	<u>Choice Homes</u>	<u>Housing:Maintenance</u>	<u>46.04</u>
<u>2/10/2015</u>	<u>EFT</u>	<u>Costco</u>	<u>Food</u>	<u>225.65</u>
<u>2/10/2015</u>	<u>EFT</u>	<u>Cmfg Life Ins</u>	<u>Insurance:Life</u>	<u>60.00</u>
<u>2/17/2015</u>	<u>EFT</u>	<u>Lama Sadeq</u>	<u>Education:Housing</u>	<u>250.00</u>
<u>2/17/2015</u>	<u>EFT</u>	<u>BankUnited FSB</u>	<u>Home Mortgage</u>	<u>390.24</u>
<u>2/17/2015</u>	<u>EFT</u>	<u>Vision Of Beauty</u>	<u>Healthcare:Eyecare</u>	<u>65.00</u>
<u>2/18/2015</u>	<u>EFT</u>	<u>Bank of America</u>	<u>Auto Payment</u>	<u>761.85</u>
<u>2/18/2015</u>	<u>EFT</u>	<u>Salon Citi</u>	<u>Personal Care</u>	<u>105.00</u>
<u>2/19/2015</u>	<u>EFT</u>	<u>Capital One Mtg</u>	<u>Home Mortgage</u>	<u>7,338.58</u>
<u>2/19/2015</u>	<u>EFT</u>	<u>Costco</u>	<u>Food</u>	<u>367.29</u>
<u>2/20/2015</u>	<u>EFT</u>	<u>H Mart</u>	<u>Food</u>	<u>118.32</u>
<u>2/20/2015</u>	<u>EFT</u>	<u>Sanabel</u>	<u>Food</u>	<u>130.03</u>
<u>2/20/2015</u>	<u>EFT</u>	<u>Washington Gas</u>	<u>Housing:Utilities</u>	<u>214.39</u>
<u>2/23/2015</u>	<u>EFT</u>	<u>Bank-Fund Home Equity Loan</u>	<u>Home Mortgage</u>	<u>653.33</u>

<u>2/24/2015</u>	<u>EFT</u>	<u>Flats At West Village</u>	<u>Education:Housing</u>	<u>21.11</u>
<u>2/25/2015</u>	<u>EFT</u>	<u>Wire Trans Svc</u>	<u>Bank Charges</u>	<u>15.00</u>
<u>2/26/2015</u>	<u>EFT</u>	<u>MBFS</u>	<u>Auto Payment</u>	<u>478.91</u>
<u>2/26/2015</u>	<u>EFT</u>	<u>Lama Sadeq</u>	<u>Education:Housing</u>	<u>250.00</u>
<u>2/27/2015</u>	<u>EFT</u>	<u>Evo Bistro</u>	<u>Food</u>	<u>54.58</u>
<u>2/27/2015</u>	<u>EFT</u>	<u>Giant</u>	<u>Food</u>	<u>131.05</u>
<u>2/27/2015</u>	<u>110</u>	<u>Nada Sabbagh</u>	<u>Pass Through Rent for Nada Apartment</u>	<u>1,850.00</u>
<u>2/27/2015</u>	<u>EFT</u>	<u>ATM</u>	<u>Auto & House Hold Expense</u>	<u>400.00</u>
<u>2/27/2015</u>	<u>EFT</u>	<u>Wal-Mart</u>	<u>Food</u>	<u>124.28</u>

Total automatic debits for the month which identify who is paid

Total Cash Disbursements \$ 20,047.19 (1)

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

Rev. 2012-06

(1) Total for all accounts should agree with total cash disbursements listed on page 2.

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INCOME AND DISBURSEMENTS RECAP

Debtor: Haitham Sadeq and Rola Sabba Case Number: 14-13504-RGM

Date Case was filed: September 22, 2014

This form is to be used to record Monthly Operating Reports' Income and Disbursements filed to date. It serves as a running total of overall income, expenses and net income (or loss) for the case.

Year: 2014

	Income	Expenses	Net Inc/ (Loss)
Jan			-
Feb			-
Mar			-
Apr			-
May			-
Jun			-
Jul			-
Aug			-
Sep	4,353.02	3,238.56	1,114.46
Oct	16,761.05	15,708.09	1,052.96
Nov	16,437.61	16,943.07	(505.46)
Dec	16,487.34	16,655.26	(167.92)

TOTAL	54,039.02	52,544.98	1,494.04
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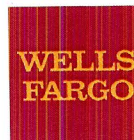
Year: 2015

	Income	Expenses	Net Inc/ (Loss)
	18,795.50	20,040.32	(1,244.82)
	31,933.45	20,047.19	11,886.26
			-
			-
			-
			-
			-
			-
			-
			-
			-
			-
			-
			-

	50,728.95	40,087.51	10,641.44
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Wells Fargo Everyday Checking

Account number: **000007805** ■ February 1, 2015 - February 28, 2015 ■ Page 1 of 4



HAITHAM S SADEQ
ROLA SABBAGH
DEBTOR IN POSSESSION
CH 11 CASE #14-13504 (EVA)
7121 MERRIMAC DR
MC LEAN VA 22101-3408

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (377)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 2/1	\$249.22
Deposits/Additions	31,933.45
Withdrawals/Subtractions	- 20,047.19
Ending balance on 2/28	\$12,135.48

Account number: **000007805**

HAITHAM S SADEQ
ROLA SABBAGH
DEBTOR IN POSSESSION
CH 11 CASE #14-13504 (EVA)

Virginia account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 051400549

Overdraft Protection

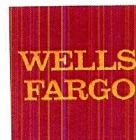
This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

Account number: 179337805 ■ February 1, 2015 - February 28, 2015 ■ Page 2 of 4

**WELLS
FARGO****Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/2		Edeposit IN Branch/Store 02/02/15 03:34:25 Pm 6844 Old Dominion Dr McLean VA 7805	3,900.00		
2/2		Purchase authorized on 01/30 Salon Citi Fairfax VA S005030653701746 Card 2131		30.00	
2/2		Bill Pay Fairfax Water on-Line xxxxxxxx81469 on 02-02		152.50	3,966.72
2/3		Transfer to Sadeq Lama Ref #Ppek769Rm6 Education		250.00	
2/3		Purchase authorized on 02/03 Sunoco 0004373708 Mc Lean VA P00585034816001722 Card 2107		13.00	3,703.72
2/4		Purchase authorized on 02/03 Sport&Health Club0 703-637-0563 VA S305034503798450 Card 2107		129.99	
2/4		Bill Pay Dominion Virgini on-Line xxxxx42959 on 02-04		344.14	
2/4		The Flats at Wes Web Pmts 020415 Scmn Haitham Sadeq		930.00	2,299.59
2/5		Bechtel Group IN Corp Pymnt Usp810002547938 Sabbagh, Rola A.	1,596.19		
2/5		Deposit Made In A Branch/Store	1,850.00		5,745.78
2/6		Bill Pay Bank of America on-Line xxxxxxxx37118 on 02-06		761.85	
2/6		Bill Pay Bank Fund Staff on-Line xxx40850 on 02-06		2,581.73	2,402.20
2/9		Bill Pay Bank Fund Staff on-Line xxxxxx74200 on 02-09		653.33	
2/9		Univ of Virginia Ebill Pmts 150206 2693433 Haitham Sadeq		100.00	1,648.87
2/10		Edeposit IN Branch/Store 02/10/15 12:18:59 Pm 6844 Old Dominion Dr McLean VA 7805	1,139.35		
2/10		Recurring Payment authorized on 02/09 Choice Home Warran 888-5315403 NJ S305040311423043 Card 2107		46.04	
2/10		Purchase authorized on 02/09 MA Aldalli MD Mc Lean VA S305040565312339 Card 2107		25.00	
2/10		Purchase authorized on 02/09 MA Aldalli MD Mc Lean VA S585040566247577 Card 2107		25.00	
2/10		Purchase authorized on 02/10 Costco Whse #0204 Fairfax VA P00385041729712693 Card 2107		225.65	
2/10		Cmfg Life Ins CO Life Pymt 150209 51NJ7591907 Haitham S Sadeq		60.00	2,406.53
2/17		Edeposit IN Branch/Store 02/17/15 04:39:44 Pm 6844 Old Dominion Dr McLean VA 7805	6,800.00		
2/17		Transfer to Sadeq Lama Ref #Ppe8J4Rg62 Via Mobile		250.00	
2/17		Purchase authorized on 02/15 Vision of Beauty Vienna VA S385046776775694 Card 2131		65.00	
2/17		Bill Pay Bankunited FSB on-Line xx48869 on 02-17		390.24	
2/17		Bill Pay Bank of America on-Line xxxxxxxx37118 on 02-17		761.85	7,739.44
2/18		Mobile Deposit : Ref Number :706180711446	40.68		
2/18		Purchase authorized on 02/16 Salon Citi Fairfax VA S285047695453655 Card 2131		105.00	7,675.12
2/19		Bechtel Group IN Corp Pymnt Usp810002559741 Sabbagh, Rola A.	2,212.50		
2/19		Purchase authorized on 02/19 Costco Whse #0204 Fairfax VA P00385050655544901 Card 2107		367.29	
2/19		Capital One Mtg Pmts 021715 0535042063 Haitham Sadeq		7,338.58	2,181.75
2/20		Purchase authorized on 02/19 Sanabel LLC Oakton VA S465050685050739 Card 2107		130.03	
2/20		Bill Pay Washington Gas on-Line xxxxx10038 on 02-20		214.39	
2/20		Purchase authorized on 02/20 H Mart Falls Churc Falls Church VA P00585051540010252 Card 2107		118.32	1,719.01
2/23		Bill Pay Bank Fund Staff on-Line xxxxxx74200 on 02-23		653.33	1,065.68
2/24		Edeposit IN Branch/Store 02/24/15 04:22:27 Pm 6844 Old Dominion Dr McLean VA 7805	9,409.73		
2/24		Bill Pay The Flats at Wes on-Line xxxx-xxxxx70-001 on 02-24		21.11	10,454.30
2/25		WT Fed#08814 Uae Exchange Cente /Org=Hisham R A AL Radaan Srf# 0225261004019123 Trn#150225107720 Rfb#	4,985.00		
2/25		Wire Trans Svc Charge - Sequence: 150225107720 Srf# 0225261004019123 Trn#150225107720 Rfb#		15.00	15,424.30
2/26		Transfer to Sadeq Lama Ref #Ppe5M6Ch7J Via Mobile		250.00	

Account number: 179337805 ■ February 1, 2015 - February 28, 2015 ■ Page 3 of 4



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/26		Bill Pay Mercedes-Benz Fi on-Line xxxxx71357 on 02-26		478.91	14,695.39
2/27		Purchase authorized on 02/25 Evo Bistro Mc Lean VA S385057033859550 Card 2107		54.58	
2/27		Purchase with Cash Back \$ 100.00 authorized on 02/27 Giant 0758 McLean VA P00305058596587861 Card 2107		131.05	
2/27		Purchase with Cash Back \$ 100.00 authorized on 02/27 Wal-Mart Super Center Vienna VA P00000000047421869 Card 2107		124.28	
2/27		Cash eWithdrawal in Branch/Store - 02/27/2015 11:45 Am 6844 Old Dominion Dr McLean VA 2107		400.00	
2/27	110	Check		1,850.00	12,135.48
Ending balance on 2/28					12,135.48
Totals			\$31,933.45	\$20,047.19	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
110	2/27	1,850.00

Monthly service fee summary

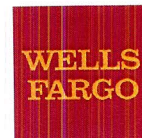
For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 02/01/2015 - 02/28/2015	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$1,500.00	\$249.22 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$3,808.69 <input checked="" type="checkbox"/>
· Total number of posted Wells Fargo Debit Card purchases and/or payments	10	15 <input checked="" type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		
Monthly service fee discount(s) (applied when box is checked)		
Age of primary account owner is 17 - 24 (\$5.00 discount)	<input type="checkbox"/>	
RC/RC		



IMPORTANT ACCOUNT INFORMATION

The following information is provided to help clarify an existing fee waiver associated with Overdraft fees. The benefit has not changed. At the end of our nightly processing, if both your ending daily account balance and your available balance are overdrawn by \$5 or less, any overdraft fee(s) will be waived. This fee waiver is associated with your total overdrawn balance, not the dollar size of the transaction(s) contributing to the overdrawn balance.



Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

\$

Description	Amount
Total	\$

+ \$ _____

= \$ _____

[illegible]

- \$ _____

= \$ _____

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Checking 7805
3/18/2015

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Reconciliation Summary

BANK STATEMENT -- CLEARED TRANSACTIONS:

Previous Balance:			249.22
Checks and Payments	36	Items	-20,047.19
Deposits and Other Credits	9	Items	31,933.45
Service Charge	0	Items	0.00
Interest Earned	0	Items	0.00
Ending Balance of Bank Statement:			12,135.48

YOUR RECORDS -- UNCLEARED TRANSACTIONS:

Cleared Balance:			12,135.48
Checks and Payments	0	Items	0.00
Deposits and Other Credits	0	Items	0.00
Register Balance as of 2/28/2015:			12,135.48
Checks and Payments	51	Items	-34,416.15
Deposits and Other Credits	12	Items	16,282.11
Register Ending Balance:			-5,998.56

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3/18/2015

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Cleared Transaction Detail

Date	Num	Payee	Memo	Category	Clr	Amount
Cleared Checks and Payments						
2/1/2015	Sched	Bank of America	Account No. 630100256...	[BOA Range Rover2011]	R	-761.85
2/1/2015		Bank-Fund Home Equity L...	Principal	[BFSFCU Home Equity]	R	-653.33
2/1/2015	Sched	BFSFCU Mortgage	xxx40850 ON 02-06	[BFSFCU Mortgage]	R	-2,581.73
2/2/2015	Print	Fairfax Water	xxxxxxxx81469 ON 02-02	Housing:Utilities	R	-152.50
2/2/2015		Salon Citi	PURCHASE 01/30 FAIR...	Personal Care:Hair Care	R	-30.00
2/3/2015		Sunoco	PURCHASE 02/03 MC L...	Automobile:Gasoline	R	-13.00
2/3/2015	TXFR	Lama Sadeq	TRANSFER REF #PPEK...	Education:Housing	R	-250.00
2/4/2015		Dominian Power	ON-LINE xxxxx42959 O...	Utilities:Electricity	R	-344.14
2/4/2015		Flats West	WEB PMTS 020415 SC...	Education:Housing	R	-930.00
2/4/2015		Sport & Health Club	PURCHASE 02/03 703-...	Leisure:Entertaining	R	-129.99
2/9/2015		Mohammad Al-Dalli	for service on 8/27/13	Healthcare:Physician	R	-25.00
2/9/2015		Mohammad Al-Dalli	for service on 10/29/14	Healthcare:Physician	R	-25.00
2/9/2015		University of Virginia	EBILL PMTS 150206 26...	Education:Tuition	R	-100.00
2/10/2015		Choice Homes	RECURRING PAYMENT...	Housing:Maintenance	R	-46.04
2/10/2015		Costco	PURCHASE 02/10 FAIR...	Food	R	-225.65
2/10/2015		Cmfg Life Ins	LIFE PYMT 150209 51N...	Insurance:Life	R	-60.00
2/17/2015	TXFR	Lama Sadeq	TRANSFER REF #PPE8...	Education:Housing	R	-250.00
2/17/2015		BankUnited FSB	xx48869 ON 02-17	[Bank United]	R	-390.24
2/17/2015		Vision Of Beauty	PURCHASE 02/15 VIEN...	Healthcare:Eyecare	R	-65.00
2/18/2015	Sched	Bank of America	Account No. 630100256...	[BOA Range Rover2011]	R	-761.85
2/18/2015		Salon Citi	PURCHASE 02/16 FAIR...	Personal Care:Hair Care	R	-105.00
2/19/2015	Sched	Capital One Mtg	N/A	[Chevy Chase FSB Mo...	R	-7,338.58
2/19/2015		Costco	PURCHASE 02/19 FAIR...	Food	R	-367.29
2/20/2015		H Mart	PURCHASE 02/20 FALL...	Food	R	-118.32
2/20/2015		Sanabel	PURCHASE 02/19 OAK...	Food	R	-130.03
2/20/2015		Washington Gas	xxxxx10038 ON 02-20	Housing:Utilities	R	-214.39
2/23/2015		Bank-Fund Home Equity L...	Principal	[BFSFCU Home Equity]	R	-653.33
2/24/2015		Flats At West Village	ON-LINE xxxx-xxxx70-0...	Education:Housing	R	-21.11
2/25/2015		Wire Trans Svc	CHARGE - SEQUENCE:...	Bank Charges	R	-15.00
2/26/2015	Sched	MBFS		[MBFS]	R	-478.91
2/26/2015	TXFR	Lama Sadeq	TRANSFER REF #PPE5...	Education:Housing	R	-250.00
2/27/2015		Evo Bistro	PURCHASE 02/25 MC L...	Food	R	-54.58
2/27/2015		Giant	PURCHASE WITH CAS...	Food	R	-131.05
2/27/2015		ATM	Branch/Store - 02/27/20...	House Hold Expense	R	-400.00
2/27/2015		Wal-Mart	PURCHASE WITH CAS...	Food	R	-124.28
2/27/2015	110	Nada Sabbagh	1323739 CUST. CHEC...	[Nada Sabbagh]	R	-1,850.00
Total Cleared Checks and Payments				36 Items		-20,047.19
Cleared Deposits and Other Credits						
2/3/2015		Mohammed Al Samrin	02/02/15 03:34:25 PM 6...	Rental Income/Chambr...	R	3,900.00
2/5/2015		Bechtel Infrastructure Corp.		Salary Spouse	R	1,596.19
2/5/2015		Beverly Melloy		[Nada Sabbagh]	R	1,850.00
2/10/2015		Aetna	02/10/15 12:18:59 PM 6...	Spending Account:Hea...	R	1,139.35
2/17/2015		Horizon Direct Depot		Wages & Salary:Gross...	R	6,800.00
2/18/2015		Aetna	:706180711446	Spending Account:Hea...	R	40.68
2/20/2015		Bechtel Infrastructure Corp.		Salary Spouse	R	2,212.50
2/24/2015		Virginia Department of Tax...	Tax Refund for 2010 for ...	Other Income:State & ...	R	9,409.73
2/25/2015		Hisham Radan	/ORG=HISHAM R A AL ...	[Hisham Al Radaan]	R	4,985.00
Total Cleared Deposits and Other Credits				9 Items		31,933.45
Total Cleared Transactions				45 Items		11,886.26

Reconciliation Report

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Cleared Transaction Detail

<u>Date</u>	<u>Num</u>	<u>Payee</u>	<u>Memo</u>	<u>Category</u>	<u>Clr</u>	<u>Amount</u>
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3/18/2015

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Uncleared Transaction Detail up to 2/28/2015

Date	Num	Payee	Memo	Category	Clr	Amount
Uncleared Checks and Payments						
Total Uncleared Checks and Payments				0 Items		0.00
Uncleared Deposits and Other Credits						
Total Uncleared Deposits and Other Credits				0 Items		0.00
Total Uncleared Transactions				0 Items		0.00

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3/18/2015

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Uncleared Transaction Detail after 2/28/2015

Date	Num	Payee	Memo	Category	Clr	Amount
Uncleared Checks and Payments						
3/1/2015		Bank-Fund Home Equity L...	Principal	[BFSFCU Home Equity]	c	-686.00
3/1/2015	Sched	BFSFCU Mortgage		[BFSFCU Mortgage]		-2,624.50
3/1/2015	Sched	Bank of America	Account No. 630100256...	[BOA Range Rover2011]	c	-761.85
3/1/2015	Sched	MBFS		[MBFS]		-486.75
3/2/2015	Sched	BankUnited FSB	N/A	[Bank United]		-403.13
3/2/2015		Svc Protection Adv	PURCHASE 02/28 800-...	Housing:Maintenance	c	-25.34
3/2/2015		Dominian Power	ON-LINE xxxxx42959 O...	Utilities:Electricity	c	-407.34
3/2/2015		Flats Wes Web	WEB PMTS 030215 DY...	Education:Housing	c	-21.11
3/2/2015		Starbucks	PURCHASE 02/28 McLe...	Food:Groceries	c	-30.00
3/3/2015		Sport & Health Club	PURCHASE 03/02 703-...	Leisure:Entertaining	c	-129.99
3/3/2015		Bank Fund Staff	xxx40850 ON 03-03		c	-2,581.73
3/3/2015		Flats Wes Web	WEB PMTS 030315 X6P...	Education:Housing	c	-885.00
3/3/2015		BankUnited FSB	xx48869 ON 03-03	[Bank United]	c	-390.24
3/3/2015	109	Check	1323739 CUST. CHEC...	Cavalier Construction:...	c	-165.00
3/4/2015		Bank Fund Staff	xxx40850 ON 03-04		c	-42.77
3/4/2015		Laz Parking 120403	PURCHASE 03/02 MCL...	Automobile:Gasoline	c	-1.00
3/4/2015		Washington Gas	xxxxx10038 ON 03-04	Housing:Utilities	c	-209.04
3/5/2015	Sched	Capital One Mtg	N/A	[Chevy Chase FSB Mo...	c	-7,338.58
3/5/2015		Laz Parking 120403	PURCHASE 03/03 MCL...	Automobile:Gasoline	c	-1.00
3/6/2015		Tranvision Pc	PURCHASE 03/04 ARLI...		c	-65.00
3/9/2015		H Mart	PURCHASE 03/08 FAIR...	Food	c	-64.34
3/9/2015		Sanabel	PURCHASE 03/08 OAK...	Food:Groceries	c	-117.96
3/9/2015		American Eagle Outfitters	PURCHASE 03/07 McLe...	Clothing	c	-164.09
3/9/2015		Costco	PURCHASE 03/08 FAIR...	Food	c	-294.42
3/9/2015		Giant	PURCHASE 03/09 MCL...	Food	c	-13.40
3/9/2015		Tao Wellnes	PURCHASE 03/06 VIEN...	Healthcare	c	-370.00
3/9/2015		Sweet Leaf	PURCHASE 03/07 VIEN...		c	-21.23
3/9/2015		Cvs	PURCHASE 03/07 VIEN...	Healthcare:Prescriptions	c	-15.35
3/9/2015		Vision Of Beauty	PURCHASE 03/07 VIEN...	Healthcare:Eyecare	c	-55.00
3/10/2015		Cmfg Life Ins	LIFE PYMT 150309 51N...	Insurance:Life	c	-60.00
3/10/2015		Choice Homes	RECURRING PAYMENT...	Housing:Maintenance	c	-46.04
3/12/2015	111	Check	1323739 CUST. CHEC...	Cavalier Construction:...	c	-1,400.00
3/13/2015		BankUnited FSB	xx48869 ON 03-13	[Bank United]	c	-25.78
3/13/2015	TXFR	Sadeq Lama Transfer	TRANSFER REF #PPE...		c	-250.00
3/13/2015		Salon Citi	PURCHASE 03/11 FAIR...	Personal Care:Hair Care	c	-65.00
3/15/2015		GE SERVICE CONTRACT...	GE SERVICE CONTRA...	Housing:Maintenance/...		-25.34
3/15/2015		Bank-Fund Home Equity L...	Principal	[BFSFCU Home Equity]		-653.33
3/16/2015		Chase	PURCHASE 03/13 CHE...	[Bank-Fund Staff Credi...	c	-347.68
3/16/2015		Cvs	PURCHASE 03/14 MCL...	Healthcare:Prescriptions	c	-28.67
3/16/2015		Harris Teeter	PURCHASE 03/16 McLe...	Food	c	-35.86
3/16/2015		Cvs	PURCHASE 03/14 MCL...	Healthcare:Prescriptions	c	-69.12
3/16/2015		Wildfire	PURCHASE 03/12 MCL...	Food:Dining Out	c	-107.78
3/16/2015		Chase	PURCHASE 03/13 CHE...	[Bank-Fund Staff Credi...	c	-627.00
3/16/2015		Sweetgreen Mcl Va	PURCHASE 03/13 202-...		c	-9.91
3/28/2015	Sched	MBFS		[MBFS]		-486.75
3/28/2015		Bank-Fund Home Equity L...	Principal	[BFSFCU Home Equity]		-653.33
4/1/2015	Sched	BFSFCU Mortgage		[BFSFCU Mortgage]		-2,624.50
4/1/2015	Sched	Bank of America	Account No. 630100256...	[BOA Range Rover2011]		-761.85
4/2/2015	Sched	BankUnited FSB	N/A	[Bank United]		-403.13
4/5/2015	Sched	Capital One Mtg	N/A	[Chevy Chase FSB Mo...		-7,338.58
4/15/2015		GE SERVICE CONTRACT...	GE SERVICE CONTRA...	Housing:Maintenance/...		-25.34

Total Uncleared Checks and Payments

51 Items

-34,416.15

Uncleared Deposits and Other Credits

3/2/2015	Aetna	:706180711446	Spending Account:Hea...	c	126.39
3/2/2015	Aetna	:706180711446	Spending Account:Hea...	c	65.06

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3/18/2015

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Uncleared Transaction Detail after 2/28/2015

Date	Num	Payee	Memo	Category	Clr	Amount
3/2/2015		Virginia Department of Tax...	Tax Refund for 2011 for ...	Other Income:State & ...	c	188.00
3/3/2015		Mohammed Al Samrin	03/02/15 01:58:30 PM 6...	Rental Income/Chambr...	c	3,780.00
3/5/2015		Bechtel Infrastructure Corp.	CORP PYMNT USP810...	Wages & Salary:Gross...	c	1,596.18
3/6/2015		Bechtel Infrastructure Corp.		Salary Spouse		1,646.17
3/6/2015		Deposit Made In			c	1,400.00
3/9/2015		Aetna		Spending Account:Hea...		83.50
3/9/2015		Aetna		Spending Account:Hea...		204.47
3/20/2015		Bechtel Infrastructure Corp.		Salary Spouse		1,646.17
4/3/2015		Bechtel Infrastructure Corp.		Salary Spouse		1,646.17
4/3/2015		Mohammed Al Samrin		Rental Income/Chambr...		3,900.00
Total Uncleared Deposits and Other Credits				12 Items		16,282.11
Total Uncleared Transactions				63 Items		-18,134.04